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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/708,920	03/31/2004	Bruce G. Woodward	SYB/0106.01	2919
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JOHN A. SMART 708 BLOSSOM HILL RD., #201			MADAMBA, CLIFFORD B	
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

1	Application No.	Applicant(s)			
194	10/708,920	WOODWARD ET AL.			
, Office Action Summary	Examiner	Art Unit			
	Clifford Madamba	3609			
The MAILING DATE of this commo	unication appears on the cover sheet w	vith the correspondence address			
A SHORTENED STATUTORY PERIOD WHICHEVER IS LONGER, FROM THE - Extensions of time may be available under the provisic after SIX (6) MONTHS from the mailing date of this color of the period for reply is specified above, the maximum failure to reply within the set or extended period for reany reply received by the Office later than three month earned patent term adjustment. See 37 CFR 1.704(b)	MAILING DATE OF THIS COMMUNIONS of 37 CFR 1.136(a). In no event, however, may a mmunication. In statutory period will apply and will expire SIX (6) MO ply will, by statute, cause the application to become A is after the mailing date of this communication, even it	ICATION. reply be timely filed NTHS from the mailing date of this communication. BANDONED (35 U.S.C. § 133).			
Status					
1) Responsive to communication(s) 1	filed on <u>31 <i>March 2004</i></u> .				
2a) This action is FINAL.	This action is FINAL . 2b)⊠ This action is non-final.				
	, procedure to the memory				
closed in accordance with the pra-	ctice under <i>Ex parte Quayle</i> , 1935 C.I	D. 11, 453 O.G. 213.			
Disposition of Claims					
4) ⊠ Claim(s) <u>1-24</u> is/are pending in the 4a) Of the above claim(s) is 5) □ Claim(s) is/are allowed. 6) ⊠ Claim(s) <u>1-24</u> is/are rejected. 7) □ Claim(s) is/are objected to. 8) □ Claim(s) are subject to rest	/are withdrawn from consideration. :				
Application Papers					
	re: a) accepted or b) objected to objection to the drawing(s) be held in abeyaing the correction is required if the drawing	nce. See 37 CFR 1.85(a). g(s) is objected to. See 37 CFR 1.121(d).			
Priority under 35 U.S.C. § 119					
2. Certified copies of the priori3. Copies of the certified copie	ty documents have been received. ty documents have been received in A s of the priority documents have beer tional Bureau (PCT Rule 17.2(a)).	Application No n received in this National Stage			
Attachment(s)					
 Notice of References Cited (PTO-892) Notice of Draftsperson's Patent Drawing Review Information Disclosure Statement(s) (PTO/SB/08 Paper No(s)/Mail Date See Continuation Sheet. 	(PTO-948) Paper No	Summary (PTO-413) (s)/Mail Date Informal Patent Application 			

Continuation of Attachment(s) 3). Information Disclosure Statement(s) (PTO/SB/08), Paper No(s)/Mail Date :2/23/2005, 2/24/2005 (2 filings), 4/20/2005.

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Detailed Action

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1. This action is in reply to Application 10/708,920 filed on March 31, 2004.

2. Claims **1-24** are currently pending and have been examined.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness

rejections set forth in this Office Action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth

in section 102 of this title, if the differences between the subject matter sought to be patented and the

prior art are such that the subject matter as a whole would have been obvious at the time the invention

was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability

shall not be negatived by the manner in which the invention was made.

4. <u>Claims 1, 4-5, 7-8, 10-16 and 18-24 are rejected under 35 U.S.C. 103(a) as being</u>

unpatentable over Win, U.S. 6,161,139 in view of Rowe, U.S. Pub 2002/0029339.

5. Re claim 1, Win teaches the limitation of a computer-implemented method for specifying and

enforcing entitlements for performance of financial transactions, the method comprising:

providing a hierarchical entitlement structure with inheritance for specifying entitlements

for performing financial transactions (column 4, lines 22-26; column 5, lines 7-8);

in response to a particular user request to perform a financial transaction at runtime,

identifying the particular user's membership in a certain entitlement group (column 5,

lines 45-55);

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determining whether to allow the particular user to perform the financial transaction based

on permissions and limits of said hierarchical entitlement structure applicable to the

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particular user's performance of the financial transaction (column 4, lines 15-18);

receiving user input for defining a plurality of entitlement groups of said hierarchical

entitlement structure, wherein each entitlement group has specified permissions to

perform financial transactions (column 15, lines 15-21; column 4, lines 24-26).

Win doesn't explicitly teach the limitation comprising limits on performance of said financial

transactions, and membership of each user. Rowe, however, makes this teaching (paragraph

12, lines 5-13; paragraph 14). It would have been obvious to one of ordinary skill in the art at

the time of the invention to combine the teaching of Rowe with those of Win as discussed

above for the motivation of establishing entitlement to access the account (Rowe, abstract).

6. Re claim 4, Win in view of Rowe teaches the limitation of claim 1 as described above. Win

further teaches the limitation wherein said step of defining a plurality of entitlement groups

includes defining permissions to access particular objects in a financial application (column 5,

lines 22-29).

7. Re claim 5, Win in view of Rowe teaches the limitation of claim 4 as described above. Win

further teaches the limitation wherein said step of defining a plurality of entitlement groups

includes defining permissions to perform functions on said particular objects (column 5, lines

22-32).

8.

Re claim 7, Win in view of Rowe teaches the limitation of claim 4 as described above. Win

doesn't explicitly teach the limitation wherein said limits comprise limitations on values of

financial transactions to be performed. Rowe, however, makes this teaching (paragraph 12,

lines 5-13, paragraph 14). It would have been obvious to one of ordinary skill in the art at the

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time of the invention to combine the teaching of Rowe with those of Win as discussed above

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for the motivation of establishing entitlement to access the account (Rowe, abstract).

9. Re claim 8, Win in view of Rowe teaches the limitation of claim 4 as described above. Win

doesn't explicitly teach the limitation wherein said step of defining a plurality of entitlement

groups includes defining limits comprising a selected one of per-transaction limits and

cumulative limits over a period of time. Rowe, however, makes this teaching (paragraph 12,

lines 5-13; paragraphs 14 and 43). It would have been obvious to one of ordinary skill in the

art at the time of the invention to combine the teaching of Rowe with those of Win as

discussed above for the motivation of facilitating a commercial transaction (Rowe, paragraph

14).

10. Re claim 10, Win in view of Rowe teaches the limitation of claim 1 as described above. Win

further teaches the limitation wherein said step of defining a plurality of entitlement groups

includes defining limits applicable to individual users (column 16, lines 59-67).

11. Re claim 11, Win in view of Rowe teaches the limitation of claim 1 as described above. Win

further teaches the limitation wherein said step of defining a plurality of entitlement groups

includes defining limits applicable collectively to members of an entitlement group (column 16,

lines 59-67).

12.

Re claim 12, Win in view of Rowe teaches the limitation of claim 1 as described above. Win

further teaches the limitation wherein said step of defining a plurality of entitlement groups

includes defining limits applying collectively to a particular entitlement group and children

entitlement groups of said particular entitlement group in said hierarchical entitlement

structure (column 16, lines 59-67).

- 13. Re claim 13, Win in view of Rowe teaches the limitation of claim 1 as described above. Win doesn't explicitly teach the limitation further comprising: tracking financial transactions performed for purposes of determining compliance with limits. Rowe, however, makes this teaching (paragraph 103, lines 1-9; paragraph 149, lines 1-9). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of facilitating a commercial transaction (Rowe, paragraph 14).
- 14. Re claim 14, Win in view of Rowe teaches the limitation of claim 13 as described above. Win doesn't explicitly teach the limitation wherein said step of tracking financial transactions performed includes maintaining running total values of financial transactions performed in cache for improved performance. Rowe, however, makes this teaching (paragraph 103, lines 1-9; paragraph 149, lines 1-9). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of storing account information and receiving and transmitting account data such as data representing fund transfers and the like (Rowe, paragraph 103, lines 1-4).
- 15. Re claim 15, Win in view of Rowe teaches the limitation of claim 14 as described above. Win doesn't explicitly teach the limitation wherein said step of determining whether to allow the particular user to perform the financial transaction includes determining whether any limits have been exceeded based on the running total values and the value of the financial transaction requested by the particular user. Rowe, however, makes this teaching (paragraph 103, lines 1-9; paragraph 149, lines 1-9). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of facilitating a commercial transaction (Rowe, paragraph 14).

- 16. Re claim **16**, Win in view of Rowe teaches the limitation of claim **1** as described above. Win further teaches the limitation *further comprising: maintaining permission information for entitlement groups in the hierarchical entitlement structure in cache to improve system performance (column 2, lines 60-67; column 3, lines 1-7).*
- 17. Re claim **18**, Win in view of Rowe teaches the limitation of claim **1** as described above. Win further teaches the limitation wherein permissions provided to an entitlement group include permissions to administer a certain other entitlement group (column 2, lines 35-43; column 24, lines 39-40).
- 18. Re claim **19**, Win in view of Rowe teaches the limitation of claim 18 as described above. Win further teaches the limitation wherein permissions to administer a particular entitlement group include modifying permissions of said certain other entitlement group (column 2, lines 25-43).
- 19. Re claim **20**, Win in view of Rowe teaches the limitation of claim 18 as described above. Win further teaches the limitation wherein said permissions to administer a certain other entitlement group are subject to limitations defined for the entitlement group having said permissions to administer (column 24, lines 39-40; column 16, lines 59-64).
- 20. Re claim **21**, Win in view of Rowe teaches the limitation of claim **1** as described above. Win further teaches the limitation wherein permissions provided to an entitlement group include permissions to extend a certain other entitlement group (column **15**, lines **63-67**).
- 21. Re claim **22**, Win in view of Rowe teaches the limitation of claim 21 as described above. Win further teaches the limitation wherein permissions to extend a certain other entitlement group include permissions to define a child entitlement group of said particular entitlement group (column 16, lines 59-64).

- 22. Re claim **23**, Win in view of Rowe teaches the limitation of claim **1** as described above. Win further teaches the limitation of a *computer-readable medium having processor-executable instructions for performing the method of claim 1* (column 25, lines 46-52).
- 23. Re claim **24**, Win in view of Rowe teaches the limitation of claim **1** as described above. Win further teaches the limitation of a *downloadable set of processor-executable instructions for performing the method of claim 1* (column 25, lines 16-32).
- 24. Claims 2-3, 6, 9 and 17 are rejected under 35 U.S.C. 103(a) as being unpatentable over Win,

 U.S. 6,161,139 in view of Rowe, U.S. Pub 2002/0029339 and further in view of Barkley, U.S.
 6,202,066.
- 25. Re claim 2, Win in view of Rowe teaches the limitation of claim 1 as described above. Win doesn't explicitly teach the limitation wherein said hierarchical entitlement structure provides that a given entitlement group inherits permissions provided to its parent entitlement group in said hierarchical entitlement structure. Barkley, however, makes this teaching (column 9, lines 48-60). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Barkley with those of Win as discussed above for the motivation of knowing whether access is provided as a result of the permissions defined for the role or group itself or is based on permissions associated with inherited roles or groups (Barkley, column 10, lines 1-4).
- 26. Re claim 3, Win in view of Rowe and further in view of Barkley teaches the limitation of claim 2 as described above. Win further teaches the limitation wherein said step of defining a plurality of entitlement groups includes restricting permissions inherited by an entitlement group from its parent entitlement group in said hierarchical entitlement structure (column 11, lines 39-43; column 13, lines 14-15).

- 27. Re claim **6**, Win in view of Rowe teaches the limitation of claim 4 as described above. Win doesn't explicitly teach the limitation wherein at least some of said particular objects represent bank accounts. Barkley, however, makes this teaching (column 11, table 1). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Barkley with those of Win as discussed above for the motivation of effectuating bank policy (column 11, lines 60-61).
- Re claim **9**, Win in view of Rowe teaches the limitation of claim 1 as described above. Win doesn't explicitly teach the limitation wherein said step of defining a plurality of entitlement groups includes defining permissions applying to a selected one of functions of a financial application and objects of a financial application. Barkley, however, makes this teaching (column 11, lines 57-67; column 12, lines 1-32). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Barkley with those of Win as discussed above for the motivation of implementing bank policy (Barkley, column 11, lines 57-59).
- 29. Re claim **17**, Win in view of Rowe teaches the limitation of claim 16 as described above. Win doesn't explicitly teach the limitation wherein said permission information is modeled as three-tuples representing negative permissions. Barkley, however, makes this teaching (column 11, lines 57-67; column 12, lines 1-32). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Barkley with those of Win as discussed above for the motivation of implementing bank policy (Barkley, column 11, lines 57-59).

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Conclusion

- 30. Claims 1-24 are rejected.
- 31. The prior art made of record and not relied upon is considered pertinent to the applicant's disclosure:
 - Van Dyke et al., U.S. 6,412,070, teaches an extensible security system and method for controlling access to objects in a computing environment.
 - Belani et al., U.S. 6,994,777, teaches a system and method for controlling access to resources in a distributed environment.
 - High, Jr. et al., U.S. 7,124,192, teaches a role permission model for security policy administration and enforcement.

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Any inquiry concerning this communication or earlier communications from the examiner should be

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directed to Clifford Madamba whose telephone number is 571-270-1239. The examiner can normally

be reached on Mon-Thu 7:30-5:00 EST Alternate Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz

Abdi, can be reached at 571-272-6702. The fax phone number for the organization where this

application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application

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Clifford Madamba Patent Examiner October 29, 2007

Kambiz Abdi

Supervisory Primary Examiner

KAMBIZ ABDI SUPERVISORY PATENT EXAMINER